WHAT IS CLAIMED IS:

1. A loan asset managing system, comprising:

a loan asset analyzing means that analyzes a first portfolio in first loan assets formed by lending money or a product to users according to financial product conditions, based on loan asset information that is information on said first loan assets, and outputs a first analysis result;

a securities current value evaluating means that analyzes a second portfolio in second loan assets in relation to current values of loan asset-based securities that are results of securitizing said second loan assets, based on information on said loan asset-based securities, and outputs a second analysis result;

a difference extracting means that compares said first analysis result outputted by said loan asset analyzing means and said second analysis result outputted by said securities current value evaluating means and extracts a difference between said second portfolio and said first portfolio; and

an examination condition changing means that changes examination conditions for examining said users when said money or product is lent to the users, based on the difference extracted by said difference extracting means.

2. The loan asset managing system according to claim 1,

wherein said financial product conditions are determined by the kind of financial product used by said users, said loan asset managing system further comprising:

a financial product condition changing means that changes said financial product conditions of said financial product based on the difference extracted by said difference extracting means.

3. The loan asset managing system according to claim 2, further comprising:

an optimizing means that makes adjustment of a degree of the change in said examination conditions made by said examination condition changing means and a degree of the change in said financial product conditions made by said financial product condition changing means to optimize these degrees.

4. The loan asset managing system according to claim 1, further comprising:

an examining means that examines said users based on information on said users and said examination conditions changed by said examination condition changing means.

5. The loan asset managing system according to claim 2, further comprising:

an examining means that examines said users based on information on said users and said examination conditions changed by said examination condition changing means.

6. The loan asset managing system according to claim 3, further comprising:

an examining means that examines said users based on information on said users and said examination conditions changed by said examination condition changing means.

7. The loan asset managing system according to claim 1, further comprising:

a loan asset managing means that manages a loan asset of said financial product for which said financial product conditions are set, based on said financial product conditions changed by said financial product condition changing means.

8. The loan asset managing system according to claim 2, further comprising:

a loan asset managing means that manages a loan asset of said financial product for which said financial product conditions are set, based on said financial product conditions changed by said financial product condition changing means.

9. The loan asset managing system according to claim 3, further comprising:

a loan asset managing means that manages a loan asset of said financial product for which said financial product conditions are set, based on said financial product conditions changed by said financial product condition changing means.

10. The loan asset managing system according to claim 4, wherein said examining means reexamines said users based on user information used in past examination and said changed examination conditions when said examination condition changing means changes said examination conditions.

11. The loan asset managing system according to claim 5, wherein said examining means reexamines said users based on user information used in past examination and said changed examination conditions when said examination condition changing means changes said examination conditions.

12. The loan asset managing system according to claim 6, wherein said examining means reexamines said users based on user information used in past examination and said changed examination conditions when said examination condition changing means changes said examination conditions.

13. A loan asset managing method, comprising:

a first step of analyzing a first portfolio in first loan assets formed by lending money or a product to users according to financial product conditions, based on loan asset information that is information on said first loan assets and outputting a first analysis result;

a second step of analyzing a second portfolio in second loan assets in relation to current values of loan asset-based securities that are results of

securitizing said second loan assets, based on information on said loan asset-based securities and outputting a second analysis result;

a third step of comparing said first analysis result outputted in said first step and said second analysis result outputted in said second step and extracting a difference between said second portfolio and said first portfolio; and

a fourth step of changing examination conditions for examining said users when said money or product is lent to the users, based on the difference extracted in said third step.

14. The loan asset managing method according to claim 13,

wherein said financial product conditions are determined by the kind of financial product used by said users, said loan asset managing method further comprising:

a fifth step of changing said financial product conditions of said financial product based on the difference extracted in said third step.

15. The loan asset managing method according to claim 14, further comprising:

an optimizing step of adjusting a degree of the change in said examination conditions made in said fourth step and a degree of the change in said financial product conditions made in said fifth step to optimize these degrees.

16. The loan asset managing method according to claim 13, further comprising:

an examining step of examining said users based on information on said users and said examination conditions changed in said fourth step.

17. A computer-readable recording medium on which a computer program is recorded, said computer program comprising:

a computer-readable program code means for executing a first step of analyzing a first portfolio in first loan assets formed by lending money or a product to users according to financial product conditions, based on loan asset information that is information on said first loan assets and outputting a first analysis result;

a computer-readable program code means for executing a second step of analyzing a second portfolio in second loan assets in relation to current values of loan asset-based securities that are results of securitizing said second loan assets, based on information on said loan asset-based securities, and outputting a second analysis result;

a computer-readable program code means for executing a third step of comparing said first analysis result outputted in said first step and said second analysis result outputted in said second step and extracting a difference between said second portfolio and said first portfolio; and

a computer-readable program code means for executing a fourth step of changing examination conditions for examining said users when said money or product is lent to the users, based on the difference extracted in said third step.

18. The computer-readable recording medium on which the computer program is recorded according to claim 17,

wherein said financial product conditions are determined by the kind of financial product used by said users, and

wherein said computer program further comprises a computer-readable program code means for executing a fifth step of changing said financial product conditions of said financial product based on the difference extracted in said third step.

19. A computer program product comprising:

a computer-readable program code means for executing a first step of analyzing a first portfolio in first loan assets formed by lending money or a product to users according to financial product conditions, based on loan asset information that is information on said first loan assets and outputting a first analysis result;

a computer-readable program code means for executing a second step of analyzing a second portfolio in second loan assets in relation to current values of loan asset-based securities that

are results of securitizing said second loan assets,
based on information on said loan asset-based
securities, and outputting a second analysis result;

a computer-readable program code means for
executing a third step of comparing said first
analysis result outputted in said first step and said
second analysis result outputted in said second step
and extracting a difference between said second
portfolio and said first portfolio; and

a computer-readable program code means for
executing a fourth step of changing examination
conditions for examining said users when said money
or product is lent to the users, based on the
difference extracted in said third step.

20. The computer program product according to
claim 19,

wherein said financial product conditions are
determined by the kind of financial product used by
said users, said computer program product further
comprising:

a computer-readable program code means for
executing a fifth step of changing said financial
product conditions of said financial product based on
the difference extracted in said third step.